

PATENT

Paper No.

File: Graff-US-04

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor : GRAFF, Richard, A.  
Serial No. : 10/580,083  
Confirmation No. : 6893  
Filed : 19 November 2004  
For : COMPUTER CONTROL OF NON-DEBT FUNDING  
SYSTEM FOR HOME FINANCE  
Priority Date : 21 November 2003  
Group Art Unit : 3629  
Examiner : VIG, Naresh

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MS: Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**THIRD PRELIMINARY AMENDMENT**

S I R:

Please enter the following Third Preliminary Amendment and Remarks in the above-referenced patent application, and please reconsider the application in view of the above. It is believed that no new matter has been added.